

B18W (Form 18W)(08/07)

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 09-37574-KLP
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robyn Christine Coram
aka Robyn Christine Gray
457 Flat Rock Road
Kenbridge, VA 23944

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):
Debtor: xxx-xx-0752

Employer Tax-Identification (EIN) No(s).(if any):
Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Robyn Christine Coram is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: January 22, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Robyn Christine Coram
 Debtor

Case No. 09-37574-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-1
 Form ID: Bl8W

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 Total Noticed: 43

Date Rcvd: Jan 22, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2014.

db #+Robyn Christine Coram, 457 Flat Rock Road, Kenbridge, VA 23944-3505
 cr JPMorgan Chase Bank, National Association, 2780 Lake Vista Drive, Lewisville, TX 75067-3884
 9314842 +Aspire, PO Box 23007, Columbus, GA 31902-3007
 9314844 Capitol One Bank, PO Box 6492, Salt Lake City, UT 84130-0000
 9314847 +Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
 9314849 +Citifinancial, 707 E Atlantic street, South Hill, VA 23970-3425
 9314850 +Community Memorial Healthcentr, PO Box 90, South Hill, VA 23970-0090
 9314852 +First National Credit Card, Legacy Visa, PO Box 2677, Omaha, NE 68103-2677
 9314854 +First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019
 9578429 +Florida Department of Education, PO Box 7019, Tallahassee, FL 32314-7019
 9434099 +Ginny's, c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933
 9314855 +Ginnys, 1112 7th Avenue, Monroe, WI 53566-1364
 9481785 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
 Norfolk VA 23541-0907
 9314861 +Seventh Avenue, Po Box 2804, Monroe, WI 53566-8004
 9429848 +Seventh Avenue, C/O Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jan 23 2014 08:34:08
 Capital One Auto Finance Department, P.O. Box 201347, Arlington, TX 76006-1347
 cr +EDI: ECMC.COM Jan 23 2014 02:58:00 ECMC, P.O. Box 75906, Saint Paul, MN 55175-0906
 cr +EDI: PRA.COM Jan 23 2014 02:58:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 9520975 EDI: APPLIEDBANK.COM Jan 23 2014 02:58:00 APPLIED BANK, P.O. BOX 17125,
 WILMINGTON, DE 19850-7125
 9314841 +EDI: APPLIEDBANK.COM Jan 23 2014 02:58:00 Applied Bank, PO Box 15809,
 Wilmington, DE 19850-5809
 9467114 +EDI: OPHSUBSID.COM Jan 23 2014 02:58:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 9314843 +EDI: CAPITALONE.COM Jan 23 2014 02:58:00 Capital One, PO Box 85168,
 Richmond, VA 23285-5168
 9327561 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jan 23 2014 08:34:20
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
 9366213 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jan 23 2014 08:34:21
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
 Arlington, TX 76006-1347
 9524946 EDI: CAPITALONE.COM Jan 23 2014 02:58:00 Capital One Bank (USA), N.A.,
 by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083
 9314845 +EDI: CAPITALONE.COM Jan 23 2014 02:58:00 Capitol One Bank, PO Box 30285,
 Salt Lake City, UT 84130-0285
 9314846 +EDI: CHASE.COM Jan 23 2014 02:58:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 9314848 +EDI: CIAC.COM Jan 23 2014 02:58:00 Citifinancial, PO Box 6931, The Lakes, NV 88901-6931
 9314851 +EDI: RCSFNBMARIN.COM Jan 23 2014 02:58:00 Credit One Bank, PO Box 60500,
 City of Industry, CA 91716-0500
 9793952 +EDI: ECMC.COM Jan 23 2014 02:58:00 ECMC, PO Box 75906, St. Paul, MN 55175-0906
 9314853 +EDI: AMINFOFF.COM Jan 23 2014 02:58:00 First Premier Bank, Po Box 5147,
 Sioux Falls, SD 57117-5147
 9314856 +EDI: HFC.COM Jan 23 2014 02:58:00 Hsbc, PO Box 5250, Carol Stream, IL 60197-5250
 9314857 +EDI: TSYS2.COM Jan 23 2014 02:58:00 Juniper Card Services, Po Box 13337,
 Philadelphia, PA 19101-3337
 9548658 EDI: RESURGENT.COM Jan 23 2014 02:58:00 LVNV Funding LLC its successors and assigns as,
 assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 9314858 +EDI: HFC.COM Jan 23 2014 02:58:00 Orchard Bank, PO Box 17051, Baltimore, MD 21297-1051
 11900602 EDI: PRA.COM Jan 23 2014 02:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 9422836 +EDI: PRA.COM Jan 23 2014 02:58:00 PRA Receivables Management, LLC,
 As Agent of Portfolio Recovery Assocs., PO Box 41067, Norfolk, VA 23541-1067
 9416787 +E-mail/Text: csidl@sbcglobal.net Jan 23 2014 03:05:26 Premier BankCard/Charter,
 P.O. Box 2208, Vacaville, CA 95696-8208
 9314859 +EDI: SALMAESERVICING.COM Jan 23 2014 02:58:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 9369164 +EDI: SALMAESERVICING.COM Jan 23 2014 02:58:00 Sallie Mae Trust, c/o Sallie Mae Inc.,
 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
 9314860 +EDI: RMSC.COM Jan 23 2014 02:58:00 Sams Club, PO Box 530942, Atlanta, GA 30353-0942
 11635489 +EDI: OPHSUBSID.COM Jan 23 2014 02:58:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 9314862 +EDI: RMSC.COM Jan 23 2014 02:58:00 Walmart, Po Box 530927, Atlanta, GA 30353-0927
 TOTAL: 28

District/off: 0422-7

User: ramirez-1
Form ID: B18W

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Date Rcvd: Jan 22, 2014

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Capital One Auto Finance
cr* +Florida Department of Education, PO Box 7019, Tallahassee, FL 32314-7019
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
9502520* +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067,
NORFOLK VA 23541-1067
9386183 ##CitiFinancial, Inc., P.O. Box 140489, Irving, T X 75014-0489
9418316 ##+The Oulton Law Firm, PLLC, 2807 N Parham Rd Suite 107, Richmond, VA 23294-4410
TOTALS: 1, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2014 at the address(es) listed below:

Mark David Meyer on behalf of Creditor JPMorgan Chase Bank, National Association
bk@rosenberg-assoc.com
Richard James Oulton on behalf of Debtor Robyn Christine Coram southsidedebtawgroup@gmail.com,
kimberlyajenkins@gmail.com;thedebtawgroupmail@gmail.com;DLGHearings@gmail.com
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net
Sara A. John on behalf of Creditor Capital One Auto Finance sara_john@eppspc.com
TOTAL: 4